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To:	Examiner Franz Poinvil	Re:	09/467,646 Response
Firm:	United States Patent and Trademark Office	Date / Time:	March 2, 2004
Street Address:	Phone:		
City, State Zip:	Washington, D.C., 20231	Fax:	(703) 872-9326
cc:	No. of Pages: 37 (including cover)		

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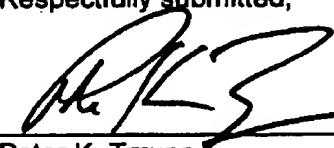
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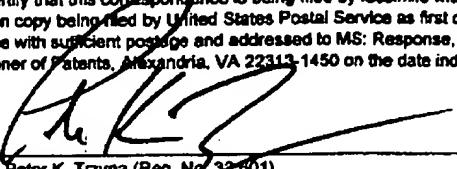
Respectfully submitted,


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I hereby certify that this correspondence is being filed by facsimile with a confirmation copy being filed by United States Postal Service as first class mail in an envelope with sufficient postage and addressed to MS: Response, Commissioner of Patents, Alexandria, VA 22313-1450 on the date indicated below.

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Date: March 2, 2004

PATENT

#16/Key

Paper No.

for
reconsideration

File No. NewMKT-P99-4

3-4-04

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors	:	Anthony F. Herbst and Wayne F. Perg
Serial No.	:	09/467,646
Filed	:	December 20, 1999
For	:	DIGITAL COMPUTER SYSTEM FOR OPERATING A CUSTOMIZABLE INVESTMENT FUND
Group Art Unit	:	3628
Examiner	:	Poinvil, Franz

Commissioner of Patents and Trademarks
Washington, D.C. 20231

RESPONSE

SIR:

In response to the Office Action mailed 24 September 2003, in the above-referenced patent application, please reconsider the application in view of the remarks set forth below.

I. REMARKS

Respectfully, and generally for the reasons set forth below, the rejection is traversed.

In paragraph 2 of the Office Action, all claims have been rejected pursuant to 35 U.S.C. 103(a). The Examiner contends that these claims are obvious in view of Wallman U.S. Pat No. 6,601,044.